

**UNPUBLISHED**

UNITED STATES COURT OF APPEALS  
FOR THE FOURTH CIRCUIT

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**No. 04-1281**

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TAWANA S. INGRAM-ALLEN,

Plaintiff - Appellant,

versus

FORD CREDIT,

Defendant - Appellee.

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Appeal from the United States District Court for the Middle District of North Carolina, at Durham. William L. Osteen, District Judge. (CA-03-199-1)

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Submitted: May 27, 2004

Decided: June 3, 2004

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Before WIDENER, MICHAEL, and KING, Circuit Judges.

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Affirmed by unpublished per curiam opinion.

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Tawana S. Ingram-Allen, Appellant Pro Se. Thomas Lynn Ogburn, III, Megan Tedrick, POYNER & SPRUILL, L.L.P., Charlotte, North Carolina, for Appellee.

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Unpublished opinions are not binding precedent in this circuit. See Local Rule 36(c).

PER CURIAM:

Tawana S. Ingram-Allen appeals the district court's order dismissing her civil action. We have reviewed the record and find no reversible error. Accordingly, we affirm for the reasons stated by the district court. See Ingram-Allen v. Ford Credit, No. CA-03-199-1 (M.D.N.C. filed Feb. 26, 2004 & entered Feb. 27, 2004). We dispense with oral argument because the facts and legal contentions are adequately presented in the materials before the court and argument would not aid the decisional process.

AFFIRMED